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/James A. Collins/

James A. Collins, Reg. No. 43,557

August 5, 2009

Date of Signature & Date of Transmission

Attorney Docket No. 12654/33

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Application of:)	
Alan R. Bauer et al.)	Examiner: Teresa Woods
)	
Serial Number:)	
10/764,076)	Group Art Unit: 3686
)	
Title:)	
Monitoring system for)	
determining and communicating)	
a cost of insurance)	

RESPONSE & REQUEST FOR RECONSIDERATION

Mail Stop Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner Woods:

In response to the Office Action mailed on February 6, 2009, please enter the following Response and Request for Reconsideration.

The status of the claims begins on page 2.

Remarks begin on page 21.